

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark Keith Meluskey  
Debtor

Case No. 16-00118-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Mark Keith Meluskey, PO Box 149, Boiling Springs, PA 17007-0149  
cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr +The Bank of New York Mellon f/k/a The Bank of New, 8742 Lucent Boulevard, Suite 300,  
Highlands Ranch, CO 80129-2386  
4740907 +BANK OF NEW YORK MELLON, ONE WALL STREET, NEW YORK, NY 10286-0001  
4740908 +BARIC SCHERER LLC, 19 WEST SOUTH STREET, CARLISLE, PA 17013-3445  
4740909 +CARRIE MELUSKY, C/O TERRY MILLMAN, 46 MOUNT ROCK ROAD, NEWVILLE, PA 17241-9412  
4740912 +CUMBERLAND COUNTY DEPT OF, DOMESTIC RELATIONS, 13 N HANOVER ST, CARLISLE, PA 17013-3014  
4740915 +MAZZITTI & SULLIVAN, 3207 N FRONT STREET, HARRISBURG, PA 17110-1333  
4740916 +SHAPIRO & DENARDO, LLC, CHRISTOPHER A DENARDO, ESQ, 3600 HORIZON DRIVE, Suite 150,  
KING OF PRUSSIA, PA 19406-4702  
4740917 +SPECIALIZED LOAN SERVICING LLC, ATT BANKRUPTCY DEPARTMENT, 8742 LUCENT BLVD SUITE 300,  
HIGHLANDS RANCH, CO 80129-2386  
4754227 +The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4740919 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
4740920 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL,  
DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
4740910 +E-mail/Text: dehartstaff@pamd13trustee.com Oct 13 2017 18:58:10 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4740911 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 18:57:32 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
4740913 +EDI: DCI.COM Oct 13 2017 19:04:00 DIVERSIFIED CONSULTANTS, INC, PO BOX 551268,  
JACKSONVILLE, FL 32255-1268  
4740914 EDI: IRS.COM Oct 13 2017 19:04:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4740918 +EDI: NEXTEL.COM Oct 13 2017 19:03:00 SPRINT CUSTOMER SERVICE, PO BOX 8077,  
LONDON, KY 40742-8077

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4891731 ##+Buckley Madole, P.C., 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as  
Trustee for the certificate holders of the CWABS, INC., Asset-Backed Certificates, Series 2007-1  
ASwartz@mwc-law.com, ecfmil@mwc-law.com  
Barbara Ann Fein on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York,  
as Trustee, By and Through its Loan Servicer Specialized Loan Servicing, Inc. speck@lobaf.com,  
BarbaraF@lobaf.com  
Dorothy L Mott on behalf of Debtor 1 Mark Keith Meluskey DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1  
bkgroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor 1 Mark Keith Meluskey karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**Debtor 1 **Mark Keith Meluskey**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3782**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

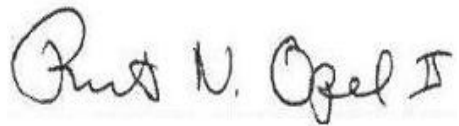
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-00118-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark Keith Meluskey

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

October 13, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**